

# VA Health Insurance Billing – High Deductible Health Plans, Health Reimbursement Accounts, and Health Savings Accounts

VETERANS  
FACT SHEET

## *The Changing Health Insurance Landscape*

Veterans with private health insurance now often have health insurance plans that require them to meet a high deductible before benefits are covered (other than preventive services).

Veterans with high deductible health plans (HDHP) are also likely to have health savings accounts (HSAs) which allow tax-free funds to be used to pay medical costs.

Employer-sponsored health plan contracts known as health reimbursement arrangements, or health reimbursement accounts (HRAs), are also becoming more common.

## *Billing*

VA is authorized to bill private health insurance providers for medical care, supplies, and medications provided for treatment of Veterans with non-service connected conditions.

- **HDHPs** – VA may bill and accept reimbursement for medical care and services provided to Veterans for non-service connected conditions.
- **HRAs** – VA may accept reimbursement for medical care and services provided to Veterans for non-service connected conditions.
- **HSAs** – VA may only accept payments for Veteran VA copayments. If a payment is received that exceeds the VA copayment amount, the VA will refund any payments over the copay amount to the HSA account.

## *Benefits to Veterans*

Veterans benefit in several ways from VA's efforts to collect funds from private insurers for these new types of health insurance plans:

- Veterans with HSAs can use these funds to pay their VA copayments on a tax-free basis.
- Any payments received by VA from a private insurance company may be used to offset "dollar for dollar" the VA copayment responsibility of a Veteran. Veterans are not responsible for paying any remaining balance of VA's insurance claim not paid or covered by their health insurance. However, if no payment is received from the health insurance, a Veteran is responsible for any applicable VA copayment.
- Health plans apply the cost of services provided by VA for non-service connected conditions to the Veterans HDHP deductible. Veterans are not required to pay any VA charges other than the VA copayment that their health insurer does not pay.

## *Customer Service*

Every VA medical center has staff who can answer questions about billing. Veterans can obtain assistance from Consolidated Patient Account Center (CPAC) Facility Revenue staff located at each VA medical center. Veterans may also direct their questions to the national contact center for Veterans, operated by the Health Resources Center, at 1-866-400-1238 for billing assistance.

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